

144-146 Sanger Street  
PO Box 115  
Corowa NSW 2646

Phone: 02 6033 1133  
Fax: 02 6033 3604  
Email: [kg@kilara.com.au](mailto:kg@kilara.com.au)  
[www.kilara.com.au](http://www.kilara.com.au)

**KILARA  
PARTNERS**  
CERTIFIED PRACTISING ACCOUNTANTS

ABN 88 280 614 412

**Partners**

Malcolm I McLean CPA  
Andrew R Holmes CPA  
Neil W Mackay CFP



Liability limited by a Scheme approved under  
Professionals Standards Legislation.

**KILARA FINANCIAL  
SOLUTIONS**  
FINANCIAL PLANNERS

Phone: 02 6035 2150

Kilara Financial Solutions Pty Ltd  
ABN 41 003 636 897  
AFSL No 244530

Financial Advisors  
Malcolm G Lake  
Malcolm I McLean  
Neil W Mackay

**KILARA SUPER  
SOLUTIONS**  
CONSULTANTS & ADMINISTRATORS

PC Information Systems Pty Ltd  
ACN 002 468 528

As Trustee For  
Dowmac Services Trust No 2  
ABN 69 641 061 691  
Trading As  
Kilara Super Solutions

Superannuation Specialists  
Malcolm I McLean CPA,SSA  
SMSF Specialist Advisor™



Andrew R Holmes CPA,SSA  
SMSF Specialist Advisor™



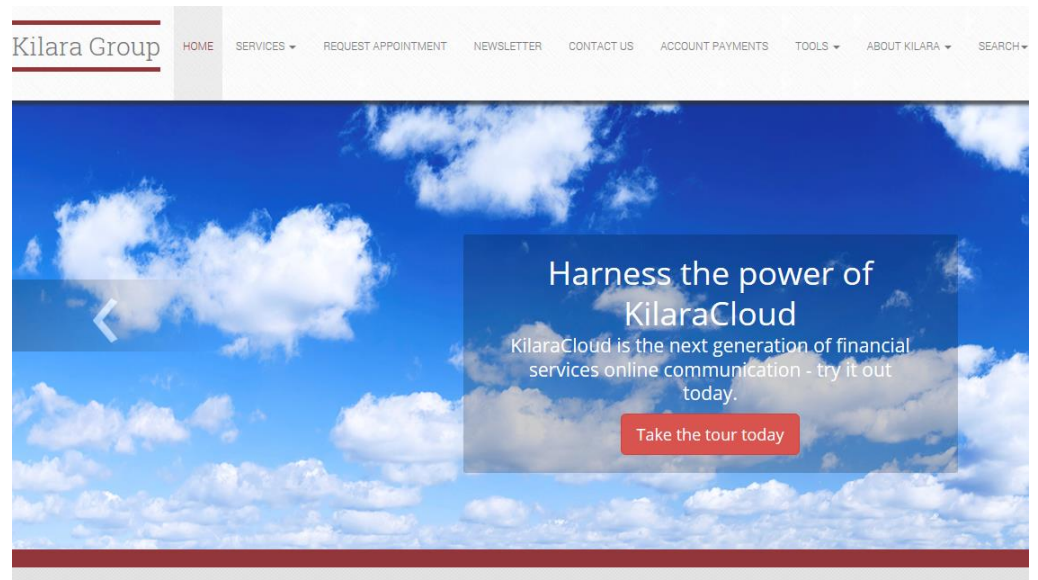
# In the Loop

DECEMBER 2014



We are thrilled to announce that our new and improved website is now up and running.

Our web address is [www.kilara.com.au](http://www.kilara.com.au)



## Reminders...

- **Superannuation Guarantee Contributions** for the period 1 October to 31 December 2014 must be with the employee's superannuation fund by **28 January 2015. REMEMBER that the rate is now 9.5%**

### An important message

*While every effort has been made to provide valuable, useful information in this publication, this firm and any related suppliers or associated companies accept no responsibility or any form of liability from reliance upon or use of its contents. Any suggestions should be considered carefully within your own particular circumstances, as they are intended as general information only.*



## In this issue:

- News from our office
- EFT payment of Kilara Group accounts
- Lakie's Retirement
- Movember
- Mail Postage
- Important update about the Schoolkids Bonus
- Higher Education Loan Program (HELP)
- State Budget 2011-12: Assistance for Young Farmers
- Cashflow concerns for SMEs
- Farm Innovation Fund – NSW Farmers
- 2014 Contributions since 1 July 2104
- Business Regional Chamber Councillor
- Wine Equalisation Tax (WET)
- Exporting to China
- Recipe – Christmas Ginger Punch

## News from our office

We say goodbye to some of our lovely KFS staff members:

Malcolm Lake will be finishing up with us on the 24<sup>th</sup> December 2014. We thank Lakie for his 26 years of service and wish him all the best with his retirement.

Rhonda Spooner left us in November to pursue a different career path. We wish her all the best in her future endeavours.

We welcome Joanne Wilson who has joined our KFS team as a Client Services Officer. Joanne has recently returned to Corowa after working in rural finance and mining. Her interests include travelling, sport and family.

We also welcome Skye Sommerville who has joined our KFS team as a Client Services Officer. Skye grew up near the Clare Valley and has lived in Rutherglen for the past 8 years. She has worked mainly in the wine industry and her interests include wine (obviously), playing tennis, gardening and baking.

## EFT payment of Kilara Group accounts

When making payments by EFT please remember to use your client code and/or name in

the “reference area” of the online banking transaction, or we may not know who the payment is from.

Your individual client code is located in two areas on our invoices:

1. Underneath the invoice number on the right side of the invoice; and
2. in the remittance advice area at the bottom of the invoice.

Please ring reception if you need assistance with setting these types of payments.

If you would like to pay your account via electronic funds transfer, our bank details are as follows:

### Kilara Partners

**Account Name:** Kilara Partners  
**BSB:** 032-736  
**Account Number:** 336943  
**Reference to use:** YOUR Client Code and/or name

### Kilara Financial Solutions

**Account Name:** Kilara Financial Solutions  
**BSB:** 032-736  
**Account Number:** 153540  
**Reference to use:** YOUR Client Code and/or name

**We cannot stress too much how important the “Reference” area is when making payments via EFT.**



**We have introduced new methods to pay your Kilara invoices**

### Kilara Group Website - PayWay Net



#### Kilara Partners

You can pay Kilara Partner's invoices by logging on to our website [www.kilara.com.au](http://www.kilara.com.au) and choosing the option “Account Payments”. We

utilise the secure Westpac Bank PayWay Net service to capture your payment details.

### Kilara Financial Solutions

Our new website is currently under construction, so we are unable to accept payments via our website at this time. We will let you know when this option is up and running.

### PayWay Phone



### Kilara Partners

To pay a Kilara Partners invoice using PayWay Phone, simply dial **1300 885 175** and enter our **PayWay Biller Code 199422**. You will be asked to enter your Client Code that can be located on the top right of your invoice and the amount you would like to pay.

### Kilara Financial Solutions

To pay a Kilara Financial Solutions invoice using PayWay Phone, simply dial **1300 885 175** and enter our **PayWay Biller Code 199455**. You will be asked to enter your Client Code that can be located on the right of your invoice and the amount you would like to pay.

Please note all payments by PayWay Net or PayWay Phone are by credit card only and therefore will attract a 1.5% surcharge.

### Lakie's Retirement

As a follow on from Malcolm Lake's advice to you that he is retiring, we would like to assure you that Kilara Financial Solutions will still continue to give you the best care possible.

We are pleased to advise that Malcolm McLean and Neil Mackay will be taking over the reins from Malcolm Lake and they will continue to provide you with the same exemplary service that Malcolm "Lakie" has offered you in the past.

Malcolm McLean is a skilled financial adviser who can also offer specialist taxation and superannuation advice.

Neil has been a driving force for Kilara Financial Solutions since joining our Group in 2012 and has many years' experience in the financial planning industry.

Malcolm, Neil and the team are excited to continue with the holistic financial management approach that Kilara prides itself on.

We would welcome you to contact our team on 02 6035 2150 if you would like to make an appointment to see Malcolm or Neil, or if you have any questions or queries regarding the changeover.

### November

Malcolm, Andrew and Grant would like to thank all those who generously donated to the "Movember" fundraiser during November. Approximately \$250 was raised for this great cause.

### Mail Postage

Please note the turnaround time for Kilara to receive your mail is taking up to 5 days. Where possible please email your information to us so we can provide a quick and efficient service to you.

### Important update about the Schoolkids Bonus

Legislation has passed to phase out Schoolkids Bonus payments. The Schoolkids Bonus will continue until the end of 2016. This will allow families time to adjust to the change. The last instalment will be paid in July 2016.

The legislative change introduces an income test starting on 1 January 2015.



### Higher Education Loan Program

The Higher Education and Research Reform Amendment Bill 2014 contains proposed changes which will:

- Change the indexation rate of Higher Education Loan Program (HELP) debts for the current CPI to the Treasury ten year bond rate, up to a maximum of 6% per annum; and

- Establish a new minimum repayment threshold for HELP debts of 2% when a person's income reaches \$50,638 in 2016-17.

### Indexation of HELP debts

Currently the amount of HELP debt that has been outstanding for 11 months is indexed on 1 June each year using an indexation factor derived from the change in the CPI as measured at 31 March of that year.

Schedule 3 of the Bill will change the HELP indexation rate to the Treasury 10 year bond rate (to a maximum 6% per annum). The change to the indexation would apply to both existing and new loans. Indexation would continue to be applied on 1 June each year by the ATO.

This measure will take effect from 1 June 2016.

### Minimum repayment income for HELP debts

In the 2014-15 financial year, taxpayers are not required to start paying back their HELP loans until their annual incomes reach \$53,345, with people required to make repayments for 4% of their adjusted taxable income, rising to 8% for people with incomes above \$99,070.

Schedule 4 of the Bill will establish a new minimum HELP repayment threshold (\$50,637) from the 2016-17 income year. A person will be required to make repayments of their HELP debts only when their income exceeds this amount. A 2% repayment rate will apply to those with incomes above this new threshold and up to the current base threshold (\$56,264 in 2016-17).

### Upfront payment discount with HECS-HELP loan removed

This measure will take effect from 1 January 2016.

\* [www.aph.gov.au](http://www.aph.gov.au)



## Assistance for Young Victorian Farmers

The Government is supporting Victoria's young farmers by offering a unique stamp duty concession scheme for first-time purchases of farmland. Eligible young farmers will be able to obtain a full stamp duty exemption for first

farmland purchases worth up to \$300 000, while a concession applies for purchases worth up to \$400 000.

### Stamp Duty Savings for Young Farmers

Value of Farmland	Standard Duty Payable	Duty Payable by Young Farmer	Savings
\$300,000	\$13,070	\$0	\$13,070
\$320,000	\$14,270	\$3,814	\$10,456
\$340,000	\$15,470	\$7,628	\$7,842
\$360,000	\$16,670	\$11,442	\$5,228
\$380,000	\$17,870	\$15,256	\$2,614
\$400,000	\$19,070	\$19,070	\$0

### Eligibility

To be eligible for the concession scheme, applicants must satisfy the following criteria:

- The purchaser must be under 35 years of age at the contract date.
- The purchased property must be farmland used, or intended to be used, primarily for the business of primary production.
- The property must be the purchaser's first farmland property. A young farmer will still be eligible for the concession if they have previously owned non-farmland property.
- Within 5 years of the transaction, the young farmer must be substantially engaged in a full-time capacity in the business of primary production of the type carried out on the farmland.
- The young farmer must choose between receiving either: (a) the young farmers duty concession; or (b) the Principal Place of Residence duty concession.

### Buying farmland through a trust or company

Young farmers can obtain the assistance if they choose to purchase farmland through a trust or company. However, some additional criteria apply to these purchases, including:

- Where farmland is purchased through a company, all the shares in the company must be held by the young farmer or the young farmer and his/her partner.
- Where farmland is purchased through a discretionary trust, the capital beneficiaries of

that trust must be limited to the young farmer or the young farmer and their partner.

- Where farmland is purchased under a fixed trust, the beneficiaries must be limited to the young farmer, or the young farmer and his/her partner.
- The property must be the entity's first farmland property. An entity will still be eligible for the concession if it has previously owned non-farmland property.
- If farmland is purchased through a company or trust arrangement, the principal business of the company or trust within 5 years of entering the contract for the purchase of the farmland must be primary production of the type carried out on the farmland.

### Purchases of Farmland with Multiple Parcels

The *Duties Act 2000* treats the transfer of individual parcels as separate transactions for the purpose of calculating duty liability for farmland purchases. Consistent with this, the concession scheme will apply to the value of individual titles. However, where an eligible young farmer purchases multiple farmland parcels at the same time, and where the aggregate value of the titles is below the \$300,000 exemption threshold, then all parcels will be exempt from stamp duty.

\* [www.sro.vic.gov.au](http://www.sro.vic.gov.au)

### Cash flow concerns ahead for SMEs

Cash will be tight for many SMEs in early 2015. With fewer trading days, staff taking annual leave, collections taking longer, growing payables, sales slowdown (traditional for many SMEs during January and early February) and tax liabilities due in February 2015, I strongly encourage all SMEs to speak with their accountant by the end of next week.

In planning to manage cash flow over the next four to five months, have you considered the following critical success factors:

- Stock and work in progress management: Are you holding too much stock or work in progress? Too often cash can be locked up in excessive stock levels or jobs in progress not being turned around quick enough. Look at your stock reserves now and have your team focus more closely on turnaround time in the next two months.
- Discounts for bulk purchases: Be careful. Whilst discounts may be very appealing during

the next four to five months, cash is king. There is no point to over committing for discount purchases if your business is at risk of running out of working capital.

- Customer solvency: The next four or five months is typically where poorly managed SMEs run out of cash. If you are not careful, the debtors you bank on may not crystallise and lenders may not fund you quickly enough to meet your obligations.
- Supplier relationships: When your customers are not paying you, you will have difficulty paying your suppliers. Do not allow your customers to strain your relationships with your suppliers. Many of you who survived the GFC would recall that relationships with suppliers were critical at times of cash flow difficulties.



What should your cash flow management plan address now to ensure success beyond February 2015:

- Profit is not profit unless the cash is in the bank.
- Invoice your customers at the time of delivering your goods or services and if possible, request upfront payments for projects spanning greater than a week.
- Review your debtors reports weekly. Do not email your late paying customers but rather phone or see them (where feasible).
- Spend more time to understand your customers business and cash flow challenges. Be part of the solution. If you have a late paying customer, get your accountant involved to help your customer pay you.
- Plan to review your receivables management in January 2015 where it may be more quiet for your business.
- Review your stock reserves and for obsolete stock, fire-sale for whatever cash you can get or bin it. There is no point paying for rent for stock not worth anything.
- Major investments. What expenses can you delay to periods of better cash flow?

- Review whether it would be economically viable to offer your customers discounts for early payments. Additionally, if your customers are requesting for discounts if viable, offer if for payment upfront.
- For SMEs, it may be more financially viable to shut down over the festive season for a greater period to minimise operating costs.
- Would working capital finance work for your business? It does for many. Review your options and discuss these with your accountant.
- Most importantly, start producing rolling weekly cash flow forecasts to identify periods that require greater cash flow management attention.

\* [www.hlb.com.au](http://www.hlb.com.au)



DADDY! IS THAT SANTA'S CARBON FOOTPRINT?

## Farm Innovation Fund – NSW Farmers

### Purpose:

Funding by way of a loan is available to meet the cost of carrying out permanent capital works that will have a significant beneficial impact on the land, long term profitability of the enterprise and address adverse seasonal conditions. Such works would fall into four main categories and include the following examples **but not limited** to:

- Drought preparedness
- Environment
- Farm infrastructure
- Natural resources

### Amount:

A loan of up to 100% of the net, **GST exclusive** cost of the works to a maximum of \$250,000, with a total of \$250,000 outstanding at any one time.

### Interest:

The rate will be that applying at the date on which the loan is approved and is fixed for the term of the loan. At present, the interest rate is currently 2.5%.

A further discount of 1.5% may apply for the initial 12 months.

### Term:

Up to 20 years dependent upon the amount borrowed and applicant's ability to repay.

### Security:

Statutory Charge and registered caveat over the property on which the proposed works are to be carried out.

### Costs:

There are no establishment or account keeping fees, however, costs for registering security documents and Government Stamp Duty will be borne by the applicant.

## Am I Eligible for Assistance?

### To be eligible you must:

- Be the owner or operator of the property where the work is to be carried out.
- Show the farm enterprise under normal seasonal conditions provides at least 50% of your total GROSS income.
- Not have gross off farm assets exceeding \$5,000,000.
- Demonstrate that the works have a significant beneficial impact on the land, the farming enterprise and aid in preparing for adverse seasonal conditions.
- Demonstrate that your farm enterprise has long-term viability and has the capacity to repay the loan sought.
- Provide satisfactory security to support the loan sought.
- Lodge an application before commencing the project.
- Demonstrate the proposed works are part of your Farm Business and Risk Assessment Plan.

## Examples of what is not covered by this Scheme:

- Farm plant, machinery, all vehicles and transportable items such as field bins, grain augers etc.

*The material and contents provided in this publication are informative in nature only. It is not intended to be advice and you should not act specifically on the basis of this information alone. If expert assistance is required, professional advice should be obtained.*

- All residential farm premises/buildings.
- Use of own machinery or own labour.
- All farm inputs.
- Non farm related items

Kilara can assist in the application process and is happy to prepare the Farm Business and Risk Assessment Plan as required.

\* <http://www.raa.nsw.gov.au/assistance/farm-innovation-fund>

## Super Contributions since 1 July 2014

Generally, a concessional contribution is a contribution that is made by or for you to a complying super fund and is assessable income of the fund (which means that the fund will pay tax on the contribution). If the contributor is able to claim an income tax deduction for the contribution, the contribution effectively comes from their 'before-tax' income.

Concessional contributions include:

- Employer contributions such as
  - Compulsory super guarantee contributions.
  - Salary sacrifice amounts.
  - Personal contributions by an eligible person (such as a self-employed person) that are allowed as an income tax deduction.

### Concessional contributions cap

The concessional contributions cap is the limit on the amount of concessional contributions you can make each year before you pay extra tax.

From 1 July 2014:

- The higher cap of \$35,000 will also apply to people who are 50 years or over.
- The general concessional contributions cap will rise to \$30,000.

For 2013-14 and later years, any amount **over** the concessional contributions cap will be included in your assessable income and taxed at your income tax marginal rate. You will also be liable for the excess concessional contributions charge. You will receive a non-refundable tax offset equal to the 15% tax paid by your fund on this amount. You can elect to have 85% of your excess concessional contributions released from superannuation, and the released amount will not count toward your non-concessional contributions cap.

Timing of your contributions can also be important. Contributions are counted towards the caps in the year in which they are received and credited by your super fund. For example, your employer may send contributions to the fund in the month after each quarter, which means that contributions for April–June will be received by the super fund in July and will therefore count towards the next financial year caps.

\* [www.ato.gov.au](http://www.ato.gov.au)



## Have your voice heard!

Malcolm McLean has recently been appointed as a Councillor on the NSW Business Chamber's Murray-Riverina Regional Advisory Council (RAC).

RAC's act as advisors to NSW Business Chamber Management, State Councillors and the Board of Directors on issues impacting business in the Murray-Riverina along with matters relating to membership.

NSW Business Chamber is responsible for the recent establishment of the Cross Border Business Advisory Committee to ensure that cross border business related anomalies are being proactively discussed and researched by those whom are impacted by them the most.

Businesses located in Corowa and surrounding townships can provide such feedback to Malcolm, whom will then in turn have this raised at a regional level via the RAC and Regional Manager and then if necessary, have this escalated to a state level for consideration.

Malcolm can be contacted via email at: [kg@kilara.com.au](mailto:kg@kilara.com.au)

### About NSW Business Chamber

NSW Business Chamber is the state's peak business organisation and represents the

concerns of its members through government lobbying at all levels.

Membership provides employers with a range of compliance related products and services to better manage their workforce. These services include:

- Industrial Relations/ HR/ Commercial Law/ Marketing/ Work, Health & Safety Advice
- Award updates to pay schedules and award changes (they service 70+ awards)
- Access to Educational events and webinars
- Discounts to HR & WHS products that allow employers to create their own legally compliant employment contracts and policies etc.

Contact Philip Webb on 0409 442 949 to arrange a no obligation appointment to learn more about how they can support your business.

Kilara Partners have been proud members of NSW Business Chamber since 2001.



## From Parliament

### **Fairer taxation of excess non-concessional contributions - Legislation introduced**

On 4 December 2014 the Tax and Superannuation Laws Amendment (2014 Measures No. 7) Bill 2014 was introduced into Parliament.

The Bill contains amendments that allow a choice for individuals to release from superannuation an amount equal to their superannuation contributions in excess of the non-concessional contributions cap (cap) plus 85 per cent of an associated earnings amount, with the full earnings amount included in the individual's assessable income and taxed at the individual's marginal tax rate. The individual will be entitled to a non-refundable tax-offset equal to 15 per cent of the associated earnings amount.

These amendments apply in the 2013-14 and later financial years. While these changes apply retrospectively, they ensure that no taxpayer need face a disproportionate penalty for exceeding their excess non-concessional cap after the date of announcement.

### **CGT exemption for compensation and insurance - Legislation introduced**

On 4 December 2014 the Tax and Superannuation Laws Amendment (2014 Measures No. 7) Bill 2014 was introduced into Parliament.

The Bill contains amendments to ensure that:

- a capital gains tax (CGT) exemption is available to certain trustees and beneficiaries who receive compensation or damages;
- a CGT exemption is available to trustees of complying superannuation entities for insurance policies relating to illness or injury; and
- the CGT primary code rule applies to capital gains and capital losses that are disregarded by complying superannuation entities arising from injury and illness insurance policies, life insurance policies and annuity instruments.

The amendments apply to the 2005-06 income year and later income years. The amendments are consistent with the administrative practice of the Commissioner of Taxation and ensure that taxpayers that could have benefited by relying on the Commissioner's administrative practice are not disadvantaged by this change.

## Wine Equalisation Tax (WET)

Wine equalisation tax (WET) is a tax on wine consumed in Australia. It is based on the value of the wine and generally applies to the last wholesale sale (usually between the wholesaler and the retailer) although it may apply in other circumstances.

### **How WET works**

Wine equalisation tax (WET) is a tax based on the value of wine. You calculate the amount of WET due and you report and pay that amount through your BAS. If you're not registered or required to be registered for GST you only have to pay WET on imported wine.

### **Working out if WET applies to you**

WET applies to a number of alcoholic beverages that contain more than 1.15% by volume of ethyl alcohol. For the purpose of WET, all these products are referred to as 'wine'. If you make



any of these wines, import any for consumption in Australia or sell any wholesale, you normally have to pay WET. Alcoholic beverages not subject to WET are subject to excise duty (if made in Australia) or customs duty (if imported).

### **Registering for WET**

If you have determined that you will be required to pay WET or claim a WET credit then you will need to be registered for GST and have a WET business account added to your registration details with us.

### **When to charge WET (and when not to)**

Generally, when you sell wine you will need to include the WET in the price. However there are some instances where you don't need to charge the WET, these include where the purchaser has quoted, the goods are to be exported or the sale of wine is a retail sale and WET has already been paid. For imported wine, eligible businesses can defer the WET on importation by providing a quotation to Customs.

### **Calculating WET and producer rebates**

WET is calculated on the taxable value of sales, imports and applications to own use. The wine producer rebate entitles wine producers to a rebate of up to \$500,000 each financial year.

### **Reporting and paying WET**

You report and pay WET amounts to us and claim adjustments, credits or refunds in your activity statement or an annual GST return. You can lodge and pay your activity statement electronically, by mail or in person.

### **Making WET adjustments and claims**

You may need to amend a mistake on an earlier activity statement or adjust a previous amount of WET paid. You may be eligible to claim a credit or refund.

### **Accounting for WET in your business**

You need to issue tax invoices to your customers and keep all records that will substantiate the amounts paid and/or claimed on your activity statement. If you are a wine producer, you need to keep records to substantiate that you are the producer of the wine you make.

### **If your business changes or ceases**

You need to contact us to cancel your WET business account (and possibly your GST and ABN registration) if your business has been closed down, sold or your business activities change. \* [www.ato.gov.au](http://www.ato.gov.au)

## **Exporting to China**

With a population of over 1.3 billion, China has emerged as the world's largest consumer market. China is also Australia's largest two-way trading partner in goods and services and our largest goods export destination.

China has a robust emerging market with average 8.8% GDP growth per annum. It's now Australia's number one export market with 250 million emerging middle classes with a known preference for clean, green and safe products. Australian small businesses have products that fit these ever increasing demands but the complexity can be daunting for the smaller Aussie players.

### **What's the Opportunity?**

China is a high growth, high potential market for Australian businesses. It's also not for the faint hearted. It requires planning, research and tenacity. The opportunities are huge but require dedication and a team experienced in the cultural complexities of a varied and expansive market to assist you on your journey. Australian Business Solutions Group has the expertise to meet your international objectives with Export Growth China.

### **Export Growth China**

Export Growth China addresses the gap in the market to provide export assistance to SME's, and the only dedicated program that connects SME products and services with China export opportunities.

### **Export Growth China is a low risk and affordable solution**

Export Growth China reduces the risk to SME Exporters by offering:

- A low cost export program, from \$5k.
- No requirement for you to register your product in China.
- Samples provided only to qualified buyers ensuring they are only shared with a high potential audience.

### **Export Growth China gives you access to the support you need**

End to end assistance from identification of opportunity to an export sale. Export Growth China is a hand holding process to export into the world's biggest and most complex market place – China. Export Growth China can provide varying levels of support from DIY to fully outsourced dependant on your needs.

**Export Growth China presents your products or services in a centrally located Shanghai showroom**

Visited by thousands of potential buyers each month, the showroom is located in a bustling trade centre a short distance from the CBD.

**Export Growth China is supported by major strategic partners in Australia and China**

Export Growth China is an initiative of the Australian Chamber movement and received funding from the Australian Government as part of the Asian Business Engagement Plan and also endorsed by the China Council for the Promotion of International Trade (CCPIT).

**Am I Eligible?**

Export Growth China is open to all members of any Chamber of Commerce across Australia and this program may be eligible for a claim under the Export Market Development Grant (EMDG). EMDG eligibility rules apply.



\* [www.exportgrowth.com.au](http://www.exportgrowth.com.au)

**Recipe – Christmas Ginger Punch**

**Difficulty**  
**Super Easy**

**Servings**  
**4**



**Ingredients**

- 1 cup chilled orange juice
- 1 cup chilled apple juice
- 2 tablespoons ginger beer cordial
- 1 tablespoon chopped fresh mint leaves
- 4 strawberries, hulled, roughly chopped
- 2 cups chilled lemonade
- Ice cubes, to serve

**Method**

Combine orange juice, apple juice and cordial in a large bowl. Top with mint, strawberries, lemonade and ice. Stir to combine. Serve.

Alcohol is optional!!!

\* [www.taste.com.au](http://www.taste.com.au)

**And finally, for those that are young, or just young at heart .....**

Follow Santa On His Journey Around The World at [www.noradsanta.org](http://www.noradsanta.org)



*The material and contents provided in this publication are informative in nature only. It is not intended to be advice and you should not act specifically on the basis of this information alone. If expert assistance is required, professional advice should be obtained.*